

<b>Information to identify the case:</b>			
Debtor 1:	Paige B. Johnstone		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-17100-MEH		
	Social Security number or ITIN:	xxx-xx-9235	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	7/7/25

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Paige B. Johnstone	
<b>2. All other names used in the last 8 years</b>	aka Paige Albanese	
<b>3. Address</b>	1305 Squirrel Road Wall, NJ 07719	
<b>4. Debtor's attorney</b> Name and address	Robert Cameron Legg Oliver & Legg 2240 Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: <a href="mailto:clegg@oliverandlegg.com">clegg@oliverandlegg.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/8/25

**For more information, see page 2**

Case number **25-17100-MEH**

**August 7, 2025 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Meeting held by Zoom, visit [join.zoom.us](https://join.zoom.us),  
Enter Meeting ID 807 540 1358, Click on JOIN  
using passcode 8954134040, or call  
1-609-766-9830**

For additional meeting information go to <https://www.justice.gov/ust/moc>

### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 10/6/25**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 9/15/25**

**Filing deadline: 180 days from date of order for relief.**  
**11 U.S.C. § 502(b)(9)**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

In re:  
Paige B. Johnstone  
Debtor

Case No. 25-17100-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 08, 2025

User: admin  
Form ID: 3091

Page 1 of 4  
Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:**

Recip ID	Recipient Name and Address
db	+ Paige B. Johnstone, 1305 Squirrel Road, Wall, NJ 07719-4056
520723579	Amazon Pool Service, 323 Prospect Drive, Point Pleasant Beach, NJ 08742
520723584	+ Bank of America, N.A., 14405 Walters Road, Suite 200, Houston, TX 77014-1345
520723587	+ Bobby Flagg, 1509 River Avenue, Point Pleasant Beach, NJ 08742-4313
520723594	+ Cheryl Crane, 62 Fairview Avenue, Brick, NJ 08724-4368
520723595	+ Cheryl Crane, c/o Vito C. DeMaio, 228 Main Street, Toms River, NJ 08753-7417
520723597	+ Collier County Water, 3339 Tamiami Trail, Naples, FL 34112-5361
520723600	+ Cottage & Castle, LLC, c/o Charles D. Bauer, 489 Aurora Place, Brick, NJ 08723-5063
520723602	Ely Funeral Home, 3316 NJ 33, Neptune, NJ 07753
520723605	+ First Presbyterian Church, 600 9th Avenue, Belmar, NJ 07719-2336
520723607	+ GPU Energy, 15 River Drive, Elmwood Park, NJ 07407-1003
520723608	+ Herbert Appliance, 1426 Lakewood Road, Manasquan, NJ 08736-1904
520723610	Humane Society, 370 Airport Pulling Road, Naples, FL 34104
520723612	+ James McDonnell, 332 Kingsland Avenue, Lyndhurst, NJ 07071-2734
520723613	Jamie Caporosolo, 205 Franklin Lakes, Franklin Lakes, NJ 07417
520723616	+ Jelling Property Holdings, LLC, c/o George E. Veitengruber, III, Esq., 1720 Route 34, Suite 10, Farmingdale, NJ 07727-3991
520723618	+ Jersey Properties, LLC, c/o Gerald L. DeTufio, PO Box 409, Matawan, NJ 07747-0409
520723617	+ Jersey Properties, LLC, PO Box 14, Oldwick, NJ 08858-0014
520723619	+ Karen Fitzgerald, 1812 Hollow Branch Way, The Villages, FL 32162-2350
520723620	+ Life Storage, 201 Jordan Road, Brick, NJ 08724-3800
520723621	+ Marat Gekelman, 458 Cofine Avenue, Brooklyn, NY 11208-5716
520723623	+ Marcus and Lindsey Toconita, c/o W. Peter Ragan, Jr., Esq., 3100 Route 138 West, Brinley Plaza, Building 1, Wall, NJ 07719-9020
520723622	Marcus and Lindsey Toconita, 473 Ocean Drive, Mantoloking, NJ 08738
520723624	+ Mercedes-Benz of Shrewsbury, 100 Oceanport Avenue, Little Silver, NJ 07739-1218
520723632	+ NJ Natural Gas, 1415 Wycoff Road, PO Box 1464, Belmar, NJ 07719-1464
520723627	+ National Credit Management, 10845 Olive Blvd, Creve Coeur, MO 63141-7794
520723630	+ New Hampshire Higher Education, PO Box 2097, Concord, NH 03302-2097
520723635	+ PODs Moving & Storage, 100 Central Avenue Gateway, Building 8, Farmingdale, NJ 07727-3782
520723636	+ Point Pleasant Municipal Court, 2233 Bridge Avenue, Point Pleasant Beach, NJ 08742-4977
520723638	+ Prudential Financial, Inc., 751 Broad Street, 22nd Floor, Newark, NJ 07102-3754
520723639	+ Public Storage, 925 Route 70, Brick, NJ 08724-3501
520723643	+ Raritan Bay Federal Credit Union, c/o Louis Mellinger, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
520723642	+ Raritan Bay Federal Credit Union, 491 Raritan Street, Sayreville, NJ 08872-1442
520723644	+ Realvitalize, 80 State Street, Albany, NY 12207-2541
520723648	+ Ron Keller, 53 Sanborn Avenue, Point Pleasant Beach, NJ 08742-2657
520723649	+ Seco Energy, 4872 SW 60th Avenue, Ocala, FL 34474-4316
520723655	+ Shahira N. Raineri, c/o W. Peter Ragan, Jr., Esq., 3100 Route 138 West, Brinley Plaza, Building 1, Wall, NJ 07719-9020
520723654	+ Shahira N. Raineri, 101 New Jersey Avenue, Unit 5F, Point Pleasant Beach, NJ 08742-3375
520723656	Shaquira Rainer, 101 North Avenue, Apartment 5F, Point Pleasant Beach, NJ 08742
520723657	Spectrum, 65 S Keeler Road, Orlando, FL 32810
520723658	+ Star Island Resort, PO Box 78843, Phoenix, AZ 85062-8843
520723659	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520723660	Sumter Electric Cooperative, Inc., PO Box 301, Spruce Pine, AL 35585
520723661	+ Sumterville Customer Service, 293 South US Highway 301, Sumterville, FL 33585-4901
520723665	Toyota Financial Services, Credit Dispute Research Team, Dallas, TX 75265
520723666	+ U-Haul, 1925 George Jenkins Blvd, Lakeland, FL 33815-3759

District/off: 0312-3

User: admin

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Date Rcvd: Jul 08, 2025

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Total Noticed: 98

520723668 + Wall Fire Inspection, 2700 Allaire Road, Belmar, NJ 07719-9570  
520723670 + Wall Municipal Court, 2700 Allaire Road, Wall, NJ 07719-9570  
520723669 Wall Municipal Court, 612 Route 71, Belmar, NJ 07719  
520723671 + Wall Water/Sewer, 2700 Allaire Road, Wall, NJ 07719-9570

TOTAL: 50

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clegg@oliverandlegg.com	Jul 08 2025 20:57:00	Robert Cameron Legg, Oliver & Legg, 2240 Highway 33, Suite 112, Neptune, NJ 07753
tr	Email/Text: bnc@russotrustee.com	Jul 08 2025 20:59:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 08 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520723580	+ EDI: ATTWIREBK.COM	Jul 09 2025 00:47:00	AT&T Wireless, 208 S Akard Street, Dallas, TX 75202-4206
520723578	^ MEBN	Jul 08 2025 20:51:26	AfterPay, 760 Market Street, Floor 2, Unit 203, San Francisco, CA 94102-2402
520723582	EDI: BANKAMER	Jul 09 2025 00:41:00	Bank of Ame3rica, PO Box 673033, Dallas, TX 75267-3033
520723583	+ EDI: BANKAMER2	Jul 09 2025 00:47:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
520723585	^ MEBN	Jul 08 2025 20:51:59	Bank of America, N.A., c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520723586	+ EDI: TCISOLUTIONS.COM	Jul 09 2025 00:47:00	Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
520723588	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 08 2025 20:59:00	Bridgecrest Acceptance Corp., 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
520723589	+ EDI: CAPITALONE.COM	Jul 09 2025 00:47:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520723590	+ EDI: CAPITALONE.COM	Jul 09 2025 00:47:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520723591	+ EDI: CAPITALONE.COM	Jul 09 2025 00:47:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520723592	+ EDI: AISACG.COM	Jul 09 2025 00:47:00	Carvana/Bridgecrest, 4515 N Santa Fe Avenue, Dept APS, Oklahoma City, OK 73118-7901
520723593	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 08 2025 20:59:00	Check Systems, c/o Consumer Relations, PO Box 583399, Minneapolis, MN 55458-3399
520723596	+ EDI: CITICORP	Jul 09 2025 00:47:00	CitiBank, 399 Park Avenue, New York, NY 10022-4614
520723598	+ EDI: COMCASTCBLCENT	Jul 09 2025 00:41:00	Comcast Corporation, 1701 JFK Blvd, Philadelphia, PA 19103-2899
520723599	+ EDI: WFNNB.COM	Jul 09 2025 00:47:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520723601	+ Email/Text: EBN@edfinancial.com	Jul 08 2025 20:58:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520723603	+ Email/Text: bankruptcynotifications@ehi.com		

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		Jul 08 2025 20:58:00	Enterprise Car Rental, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
520723604	+ EDI: AMINFOFP.COM	Jul 09 2025 00:47:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
520723606	+ Email/Text: Bankruptcy@fpl.com	Jul 08 2025 20:58:00	Florida Power & Light, 4200 W Flagler Street, Coral Gables, FL 33134-1606
520723609	+ Email/Text: bankruptcy@hsn.net	Jul 08 2025 20:59:00	Home Shopping Network, 1 Home Shopping Network Drive, Saint Petersburg, FL 33729-0001
520723611	EDI: IRS.COM	Jul 09 2025 00:47:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520723614	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jul 08 2025 20:58:00	JCP&L, 101 Crawford's Corner Road, Building 1, Suite 1-511, Holmdel, NJ 07733-1976
520723615	EDI: JEFFERSONCAP.COM	Jul 09 2025 00:47:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
520723647	Email/Text: cscommunications@mrvbanks.com	Jul 08 2025 20:58:00	Revi, PO Box 85800, Sioux Falls, SD 57118
520723625	+ Email/Text: bankruptcy@moneylion.com	Jul 08 2025 20:59:00	MoneyLion, PO Box 1547, Sandy, UT 84091-1547
520723628	Email/Text: nsm_bk_notices@mrcooper.com	Jul 08 2025 20:58:00	Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
520723626	^ MEBN	Jul 08 2025 20:52:03	National Credit Management, Attn: Bankruptcy, Po Box 32900, Saint Louis, MO 63132-8900
520723629	^ MEBN	Jul 08 2025 20:53:12	Nationstar Mortgage, c/o McCabe, Weisberg & Conway, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520723631	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Jul 08 2025 20:58:00	New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951
520723633	+ EDI: LCIPHHMRGT	Jul 09 2025 00:47:00	PHH Mortgage, PO Box 24606, West Palm Beach, FL 33416-4606
520723634	+ EDI: LCIPHHMRGT	Jul 09 2025 00:47:00	PHH Mortgage Services, PO Box 24606, West Palm Beach, FL 33416-4606
520723637	EDI: PRA.COM	Jul 09 2025 00:47:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
520723641	+ Email/Text: BKMailbox@QVC.com	Jul 08 2025 20:57:00	QVC, 1365 Enterprise Park, West Chester, PA 19380-5967
520723640	EDI: Q3G.COM	Jul 09 2025 00:47:00	Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
520723646	+ Email/Text: bankruptcy@rentacenter.com	Jul 08 2025 20:59:00	Rent-A-Center, 3737 Tamiami Trl E, Naples, FL 34112-6215
520723645	+ Email/Text: bankruptcy@rentacenter.com	Jul 08 2025 20:59:00	Rent-a-Center, 5501 Headquarters Road, Plano, TX 75024-5845
520723581	Email/Text: bankruptcy@self.inc	Jul 08 2025 20:58:00	Atlantic Capital Bank, 945 East Paces Ferry Road, 16th Floor, Atlanta, GA 30326
520723651	+ EDI: CBS7AVE	Jul 09 2025 00:47:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
520723652	+ EDI: CBS7AVE	Jul 09 2025 00:47:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
520723653	+ EDI: CBS7AVE	Jul 09 2025 00:47:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
520723662	EDI: TDBANKNORTH.COM	Jul 09 2025 00:47:00	TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034
520723663	+ EDI: TCISOLUTIONS.COM		

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		Jul 09 2025 00:47:00	Total Visa/tbom/vt, Po Box 84930, Sioux Falls, SD 57118-4930
520723664	^ MEBN		
		Jul 08 2025 20:52:43	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004
520723667	+ EDI: AIS.COM		
		Jul 09 2025 00:47:00	Verizon, PO Box 4457, Houston, TX 77210-4457

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520723650		Self Financial/lead Ba

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters